

In re:
Henry J. Smulski
Cecelia M. Smulski
Debtors

Case No. 11-16066-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Dec 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db/jdb +Henry J. Smulski, Cecelia M. Smulski, 16 Nottingham Drive, Fallsington, PA 19054-2606
12657698 +BUCKS COUNTY TAX CLAIM BUREAU, C/O JOHN TORRENTE, ESQ., 55 EAST COURT STREET,
DOYLESTOWN, PA 18901-4318
13750548 MTGLQ Investors, LP, P.O. Box 52708, Irvine, CA 92619-2708
12526827 +Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
13426559 +ROUNDPOINT MORTGAGE SERVICING CORP, 5016 PARKWAY PLAZA BLVD, SUITE 200,
CHARLOTTE, NC 28217-1930
12546961 +Vericrest Financial Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: bankruptcy@phila.gov Dec 24 2016 00:47:07 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 24 2016 00:46:10
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 24 2016 00:46:40 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12512394 EDI: PHINAMERI.COM Dec 24 2016 00:33:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096

12556814 +EDI: GMACFS.COM Dec 24 2016 00:33:00 Ally Financial Inc. f/k/a GMAC Inc., P.O. Box 130424,
Roseville, MN 55113-0004

12564649 +EDI: BANKAMER.COM Dec 24 2016 00:33:00 Bank of America, N.A. et.al.,
Bankruptcy Department, Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100

12573676 EDI: CAPITALONE.COM Dec 24 2016 00:33:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083

12535013 EDI: JEFFERSONCAP.COM Dec 24 2016 00:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617

12641168 EDI: RESURGENT.COM Dec 24 2016 00:33:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

12579953 EDI: PRA.COM Dec 24 2016 00:33:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

12539608 +E-mail/Text: csidl@sbcglobal.net Dec 24 2016 00:46:38 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208

12550095 EDI: Q3G.COM Dec 24 2016 00:33:00 Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13510278* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2016

Signature: /s/Joseph Speetjens

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2016 at the address(es) listed below:

ALLISON FRANCES ZUCKERMAN on behalf of Creditor Bank of America, N.A. paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA NATIONAL ASSOCIATION agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ANDREW F GORNALL on behalf of Creditor MTGLQ Investors, LP agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ANN E. SWARTZ on behalf of Creditor Vericrest Financial Inc ecfmail@mwc-law.com, ecfmail@mwc-law.com
D. TROY SELLARS on behalf of Creditor Bank of America, N.A. D.Troy.Sellars@usdoj.gov
JEROME B. BLANK on behalf of Creditor Newlands Asset Holding Trust Care Of U.S. Bank Trust N.A. paeb@fedphe.com
JOSEPH ANGELO DESSOYE on behalf of Creditor Newlands Asset Holding Trust Care Of U.S. Bank Trust N.A. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Vericrest Financial Inc bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor DEUTSCHE BANK NAT'L TRUST CO. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor VOLT 2012-RPL Asset Holdings Trust bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
MARGARET GAIRO on behalf of Creditor Vericrest Financial Inc ecfmail@mwc-law.com
MARISA MYERS COHEN on behalf of Creditor Vericrest Financial Inc mcohen@mwc-law.com
PAUL WILLIAM CRESSMAN on behalf of Creditor Bank of America, N.A. paeb@fedphe.com
STANTON M. LACKS on behalf of Debtor Henry J. Smulski blackslaw@comcast.net
STANTON M. LACKS on behalf of Joint Debtor Cecelia M. Smulski blackslaw@comcast.net
THOMAS I. PULEO on behalf of Creditor MTGLQ Investors, LP tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
VIVEK SRIVASTAVA on behalf of Creditor Bank of America, N.A. paeb@fedphe.com
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services, Inc. mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 22

Information to identify the case:

Debtor 1 **Henry J. Smulski**
First Name Middle Name Last Name

Debtor 2 **Cecelia M. Smulski**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **11-16066-jkf**

Social Security number or ITIN **xxx-xx-1082**
EIN **-----**

Social Security number or ITIN **xxx-xx-1482**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry J. Smulski

Cecelia M. Smulski

12/22/16

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.